Certificate Number: 17082-PAE-DE-037256081

Bankruptcy Case Number: 19-12039



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 13, 2023, at 10:48 o'clock AM MST, RHAKEEM FAVORS completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 13, 2023 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director